REMARKS

Applicant replies to the Final Office Action dated November 28, 2006 within two-months. Thus, Applicant requests an Advisory Action, if necessary. Claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46 were pending in the application and the Examiner rejects claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46. Reconsideration of this application is respectfully requested.

Rejection under 35 U.S.C. § 103(a)

The Examiner rejects claims 1, 2, 4-8, 10, 11, 14-16, 18-29, 31, 32, 34-40, and 43-46 under 35 U.S.C. § 103(a) as being unpatentable over Lewis, U.S. Patent No. 6,513,019 ("Lewis") in view of Jones et al., U.S. Patent No. 6,021,397 ("Jones") and in further view of Cheah, U.S. Patent No. 7,003,546 ("Cheah"). Applicants respectfully traverse this rejection.

Lewis generally discloses a system for consolidating financial information from a number of databases housed within various computing resources in order to present a user with an overall snapshot of their financial health. Specifically, the Lewis system retrieves transactional data from any number of computing systems, formats the data into a universal format, and stores the data in a local database. The Lewis system further enables individual users and financial institutions to interact through a client computer to receive sophisticated financial presentations in essentially real-time to determine risk, performance of investments, and compliance with a variety of predefined financial rules.

Jones generally discloses a financial advice system. Specifically, the Jones system provides investment return models to help an investor select an investment plan that best conforms to their individual financial needs and goals. Return scenarios are created based on assets that are classified into groups and a return model reflects the performance of one or more classes under future scenarios of economic factors. Jones discloses that a user may interact with the system to map each financial product selected from a number of available financial products to one or more asset classes.

Cheah discloses an information management and distribution system that includes a client-side application and a server-side application that coordinates the exchange of contact information. The system enables an individual to register with the system and provide contact information in the form of a user profile. Such information may include, for example, name, telephone number, facsimile number, mail address, and email address. If the registration pertains

to a business, the user may also add a link to the business' web site. Subsequently, other registered users may connect to the system and submit a request to electronically obtain the newly registered user's contact information. The system generates a notification to the newly registered user to let him know that that there is a request for his contact data and identifies the requestor. The newly registered user may elect to allow or deny the release.

According to Cheah, when requested contact information is released, the information is transmitted across a network to the requestors computing device where it may be added to a contact management application such as Microsoft Outlook. Moreover, when information in a user profile is modified, connecting registered users may request an update to all of the contacts that they have been approved to receive. The Cheah system compares information residing at the client computer with information maintained in its local database. When a registered user is found to have modified profile data, the client is sent new contact data for that registered user. Cheah provides a fixed user interface to collect a defined dataset from a registered user. If the server-side application should be modified to increase the level of detail stored in relation to a contact, then the interface must also be modified in order to add additional data entry fields.

Both Lewis and Jones disclose financial information consolidation and advice systems that perform the consolidation, calculations, and formatting at the server level for data provided by various services. Both solutions are based on providing financial advice according to very specific information provided by the user via a client application.

According to Lewis, access to financial information stored in a centralized repository is provided through a "Controller" component that routes requests to various servers for processing based upon the request type. The various servers may then access the centrally-stored financial information in order to facilitate calculations in light of data provided by the client computer. Thus, in order to provide the information required for processing among the various servers, the client computer must be preconfigured to request data in a specified format. For example, in order for the Calculation Server to calculate profits and losses on a client's stock portfolio, the client would need to submit all of the relevant data required for such calculation. Therefore, a client application would provide a form with required fields for the client to complete. If the Calculation Server were to be later modified to add an additional required data element to a calculation, the client application would also need to be modified in order to add a field to collect the additional required data element.

In response to Applicant's previously filed Reply, the Examiner asserts that Lewis in combination with Jones teaches the limitations, "compiling data requirements based on at least one of: financial need, preferred financial strategy and economic class, wherein said data requirements include format and value properties," and "compiling said identified plurality of financial advice services and said data requirements to form said financial advice services data." In support of this assertion, the Examiner recites Jones, which reads in part, "the user may again begin the iteration process of adjusting the decision variables described above (e.g., risk level, savings rate, and retirement age) until the user is satisfied with the likelihood of meeting his/her goal(s)" (column 6, lines 51-55). Applicant respectfully disagrees.

Jones enables the user to adjust variable values according to their specific retirement goals. The system provides a standard web form with fields and/or dropdown menus. The user interacts with the system, for example, by selecting a retirement age, entering an estimated savings rate, etc. The system then performs a calculation based on the user input to present the user with a retirement scenario. Applicant notes that Jones teaches adjusting decision variables to affect the outcome of a calculation, rather than adjusting which variables are presented to the user based on specific scenarios such as, for example, financial need, preferred financial strategy and economic class. In other words, the Jones system presents the same form fields regardless of these scenarios, rather than compiling the form fields in relation to a specific scenario.

Moreover, Jones employs various modules to process user supplied data and calculate an optimized user portfolio. Again, each module has its own data requirements, so the client computer application must be aware of what each module and/or calculation requires in order to collect the relevant data from the client. Thus, if a calculation is modified to require additional data elements, or if an additional module is incorporated in order to add to the financial advice services, the client application would also need to be modified. In other words, neither Lewis nor Jones transmit a request to a server to retrieve data requirements based on a client request in order to compile and present a form with fields in compliance with the type of service requested. Significantly, such a request would eliminate the need to modify a client application with each change to a financial advice configuration. As such, neither Lewis, Jones, Cheah, nor any combination thereof, disclose or suggest at least "compiling data requirements based on at least one of: financial need, preferred financial strategy and economic class, wherein said data requirements include format and value properties," and "compiling said identified plurality of

financial advice services and said data requirements to form said financial advice services data," as similarly recited by independent claims 1, 11, 21, 31, 40, and 46.

Claims 2, 4-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 variously depend from independent claims 1, 11, 21, 31, and 40. As such, dependent claims 2, 4-8, 10, 14-16, 18-20, 22, 24-29, 32, 34-39, and 43-45 are allowable for at least the reasons described above, as well as in view of their own respective features.

In view of the above remarks and amendments, Applicants respectfully submit that all pending claims properly set forth that which Applicants regard as their invention and are allowable over the cited references. Accordingly, Applicants respectfully request allowance of the pending claims. The Examiner is invited to telephone the undersigned at the Examiner's convenience, if that would help further prosecution of the subject application. Applicants authorize and respectfully request that any fees due be charged to Deposit Account No. 19-2814.

Respectfully submitted,

Dated: January 29, 2007

Howard I. Sobelman
Reg. No. 39,038

SNELL & WILMER L.L.P.
400 E. Van Buren
One Arizona Center
Phoenix, Arizona 85004
Phone: 602-382-6228
Fax: 602-382-6070
Email: hsobelman@swlaw.com